Open Season 2025

Invest in You

RETIREE BENEFITS

November 10 – December 8

Wellness | UNITED STATES POSTAL SERVICE

CONTENTS

Welcome Letter 3

Family Member Verification Annual Notice 4

Benefits Overview Chart 5

Understanding Healthcare Terms and Plans 6

CHECKBOOK Guide to PSHB Plans 8

CHECKBOOK's Medicare Part B Comparison Tool 9

Federal Employees Dental and Vision Insurance Program (FEDVIP) 9

Virtual Benefits Fair 10

PSHBS Account Setup via login.gov 11

Healthy Aging 17

Let's Stay Connected 18

Stay Connected Through KeepingPosted.org 18

Healthy Aging Crossword 19

Dear Postal Retiree,

Open season is finally here! This is your once-a-year opportunity to make changes to your benefits. Open season officially begins **Nov. 10, 2025, and ends Dec. 8, 2025.**

In this packet, you will find:

- All the resources to help you review PSHB plan options so you can determine which plan will work best for you and your family members.
- An explanation of various benefits-related terms.

This packet also includes information regarding the Postal Service Health Benefits System (PSHBS), which is the enrollment platform for the PSHB and the Federal Employees Dental and Vision Insurance Programs (FEDVIP), as well as a source of wellness information.

You are encouraged to:

- Visit the Virtual Benefits Fair website (2025uspsopenseasonbenefits.vfairs.com) to view a schedule of live events, access plan provider booths, and listen to on-demand webinars.
- Attend a live Benefits 101 presentation, which is a comprehensive webinar that will review all of the exciting changes that are happening this Open Season.

Get more information as follows:

- The webinar schedules, accessing the webinars, a link to CHECKBOOK's Guide to PSHB Plans for USPS Employees and Retirees, and a link to the PSHBS can be found online at *keepingposted.org*.
- For important updates throughout open season and beyond, text "RETIREE" to 39369. Carrier SMS and data rates may apply.

Stay safe and healthy,

The USPS Benefits and Wellness team

FAMILY MEMBER VERIFICATION ANNUAL NOTICE

This annual notification from the U.S. Office of Personnel Management (OPM) and the Postal Service requires you to review eligibility rules and verify that your family members are eligible to be covered under your Postal Service Health Benefits (PSHB) plan.

Please carefully review the following eligibility information (also available in the Family Members section of the FEHB Program Handbook at *www.opm.gov*) and ensure that all your family members are eligible to be covered.

OPM may request documentation of eligibility at any time. Documentation is required if you make a change to your PSHB enrollment outside of open season. It is your responsibility to verify that covered family members are eligible and to work with OPM or your PSHB carrier to remove any family members who become ineligible. In most cases, ineligible family members will not be removed automatically.

Covered Family Members:

- Your current spouse.
- Children under the age of 26 are eligible for PSHB coverage if they are your:
- Biological children.
- Legally adopted children.
- Stepchildren.
- Foster children for whom you are the primary source of financial support and with whom you have a parent-child relationship. (You cannot add a foster child without approval from the Human Resource Shared Services Center.)

Noneligible family members:

- Your former spouse once your divorce is finalized.
- Your children upon turning age 26 (unless determined to be incapable of self-support)
- Your parents.
- Grandchildren, unless they meet the requirements to be considered a foster child as determined by OPM.
- Domestic partners.

You must notify OPM within 60 days of a family member becoming ineligible. In addition, you may also have the opportunity to change your plan or enrollment type. You can find more details about how to verify your family member's eligibility in the "Family Members" section of the FEHB Program Handbook at *www.opm.gov*.

BENEFITS OVERVIEW CHART

During Open Season, you can enroll, cancel or change your enrollment.

Benefits Programs	Time Frame to Make Changes	To Enroll or Make Changes
Postal Service Health Benefits (PSHB) Program	Nov. 10 – Dec. 8 (11:59 P.M ET)	▪ Use the Postal Service Health Benefits System (PSHBS) at *health-benefits.opm.gov/pshb* ▪ Call 1-844-451-1261
Federal Employees Dental and Vision Insurance Program (FEDVIP)	Nov. 10 – Dec. 8 (11:59 P.M ET)	▪ Go to BENEFEDS at *benefeds.gov* ▪ Call BENEFEDS at 1-877-888-3337 (TTY 1-877-889-5680)
Thrift Savings Plan (TSP)	Make changes at any time	▪ *www.tsp.gov* ▪ Call TSP at 1-877-968-3778 (TTY 1-877-847-4385)

UNDERSTANDING HEALTHCARE TERMS AND PLANS

Knowing common terminology can help you navigate the process of evaluating different types of health benefits plans.

- **A provider** is a physician, health care professional or healthcare facility.
- **A premium** is the amount you pay for insurance.
- **In-network treatment** means receiving treatment from the doctors, clinics, health centers, hospitals, medical practices and other providers with whom your plan has an agreement.
- **A deductible** is the amount you pay before your plan begins to pay.
- **Coinsurance** is the percentage of the cost of services you pay once you've met your deductible.
- **Copayment** is the amount you pay up front for your visit.
- **Allowed amount** is the maximum amount on which payment is based for covered healthcare services.
- **Out-of-pocket limit** is the most you pay during a policy period before your health plan will pay 100% of the allowed amount.
- **Balance billing** is when the provider bills you for the difference between the provider's charge and the allowed amount.

Postal Service Health Benefits (PSHB) Program plans offer you a choice of coverage with three enrollment types. You can choose **Self Only** coverage just for you, **Self Plus One** for you and one other eligible family member, or **Self and Family** coverage for you and two or more eligible dependents. The PSHB Program also provides you with the option of choosing from various types of plans, which include:

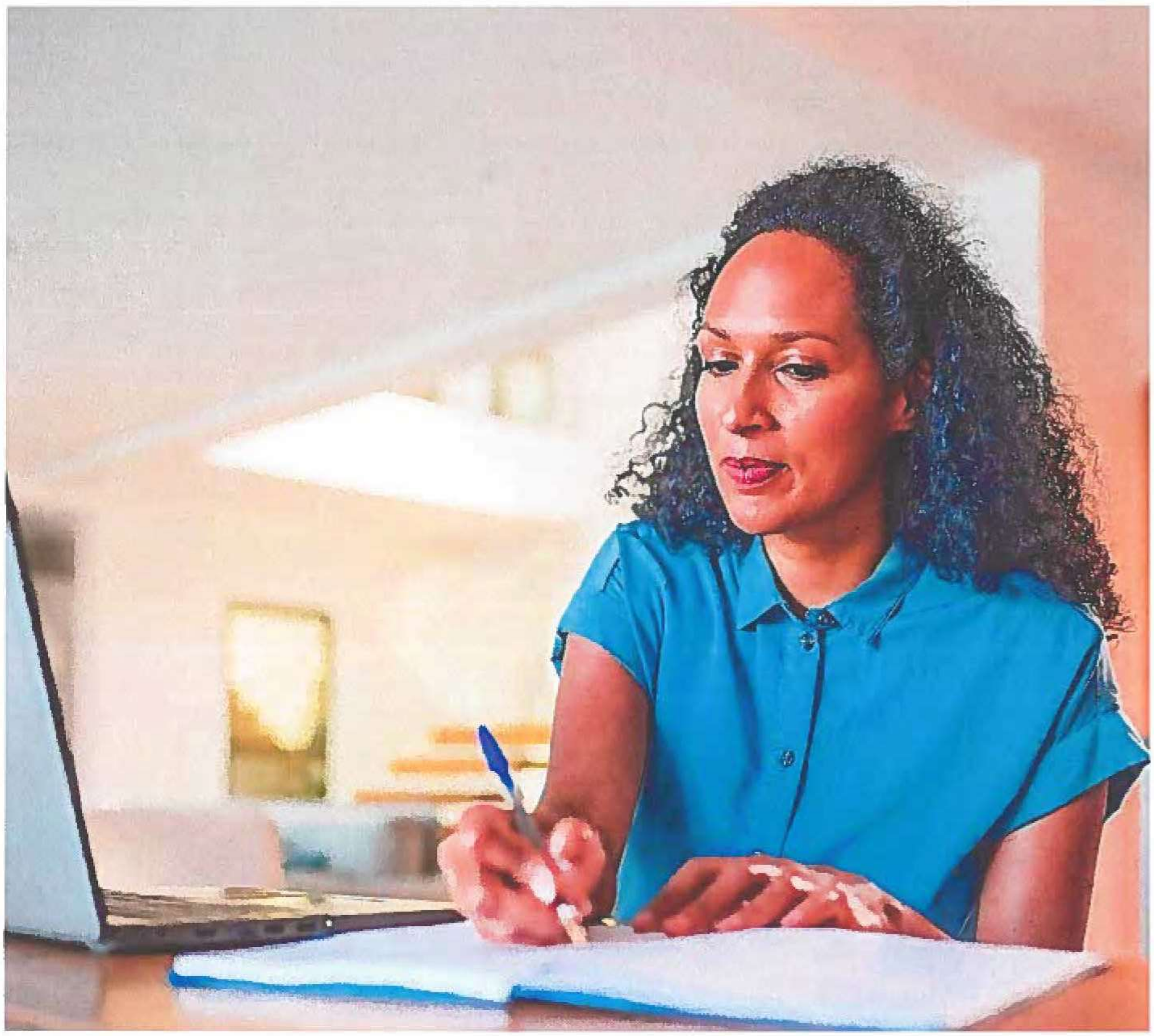
	Features	Trade-Off
Fee-for-Service (FFS) Plans	You can choose your physicians, hospitals and other providers	You may incur higher out-of-pocket expenses than other plan types
Health Maintenance Organization (HMO) Plans	You receive care through a network of physicians or hospitals within a particular geographic or service area	You generally must use in-network providers and need a referral to see a different provider
Consumer Driven Health Plans (CDHPs) and High Deductible Health Plans (HDHPs)	Gives you freedom in spending health care dollars and offers a Health Savings Account (HSA) or Health Reimbursement Arrangements (HRAs) to pay for certain up-front medical costs	You have a higher deductible than other plan types

CHECKBOOK GUIDE TO PSHB PLANS

CHECKBOOK's online Guide to PSHB Plans for USPS Employees and Annuitants is available to all Postal Service employees and retirees at no cost.

CHECKBOOK will help you:

- See plans ranked by estimates of actual out-of-pocket costs.
- Compare basic levels of plans or get more detailed plan information.
- Evaluate FEDVIP plans available to you.



CHECKBOOK'S MEDICARE PART B COMPARISON TOOL

- The Medicare Part B Comparison Tool shows you what Medicare Part B is, what it covers, how much Part B will cost monthly, and how your current health plan works with Part B.

To find the right plan that meets your health care needs:

1. **Go to *keepingposted.org*** and click the Health Benefits tab, then click Go to CHECKBOOK's Guide to PSHB Plans and the Medicare Comparison Tool.
2. **On the Let's Get Started page, select:**
    - The ZIP Code™ where you will primarily be receiving health care services.
    - Your enrollment category — retiree or annuitant.
    - The number of people in your family you want to cover with your health insurance for 2026.
    - Your age as of Jan. 1, 2026.
    - Whether you consider your health care costs to be low, average or high. If you aren't sure, select average.
3. **Health care plans available to you are sorted:**
    - Automatically based on the yearly cost estimate (for families like yours).
    - By most you could pay in a year or the annual published premium (the amount you pay out of your annuity check to be in the plan).
    - Compare up to four plans by checking the box next to each plan and clicking "Compare."
4. **Identify the plan that's best for you and your family.** Be sure to write down the plan name and plan code. You will need this to make your open season election.
5. **Enroll through the Postal Service Health Benefits System (PSHBS).**

FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a supplemental dental and vision insurance program for eligible federal employees and annuitants. BENEFEDS administers the program, which includes enrollment, plan changes and premium payment processes. FEDVIP offers self only, self plus one, and self and family plan options. To compare plans, visit *benefeds.gov*.

Who can enroll in FEDVIP?

- You can enroll every year during open season. This year open season begins November 10, 2025 and ends December 8, 2025. If you experience a qualifying life event (QLE) outside of open season, such as a birth or adoption, marriage, divorce or death, you can enroll or make changes within 60 days of the QLE. To enroll, visit *benefeds.gov* or call 1-877-888-3337, TTY: 1-877-889-5680.
- If you enroll during open season, your FEDVIP coverage will be effective Jan. 1, 2026.

VIRTUAL BENEFITS FAIR

The USPS Benefits and Wellness Team will offer several opportunities to help you navigate open season. Please mark your calendars for the Open Season Virtual Benefits Fair and Open Season 101 webinars. The fair provides an opportunity to visit healthcare provider booths, attend webinars, and download informative materials on your personal computer or mobile device. The Open Season 101 webinars will include information on finding the best plan for your needs, explain how to use the PSHBS and inform you of benefit changes that will occur in 2026.

The Open Season Virtual Benefits Fair will have information on the following:

- PSHB Program carriers
- CHECKBOOK's Guide to PSHB Plans for USPS Employees and Annuitants
- Thrift Savings Plan (TSP)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Medicare
- Social Security

There will be live and on-demand presentations, live chats and Q&A sessions with experts. Visit *2025uspsopenseasonbenefits.vfairs.com* to register.

You can access the website 24/7. All live sessions will be recorded and will be available for playback one hour after the session has ended. The virtual benefits schedule is as follows:

Virtual Benefits Fair Schedule		
Open Season 101 webinar	Sun, November 2	1 – 3 P.M. (ET)
Live Virtual Day	Tues, November 4	11 A.M. – 3 P.M. (ET)
Open Season 101 webinar	Sat, November 15	1 – 3 P.M. (ET)
Live Virtual Day	Thurs, November 20	9 A.M. – 1 P.M. (ET)
Live Virtual Day	Wed, December 3	3 – 7 P.M. (ET)
Live Q & A sessions with benefits specialists	Mon, December 8	11 A.M. –1 P.M. and 3 – 5 P.M. (ET)

Initial PSHBS Account Setup via *login.gov* (1 of 5)

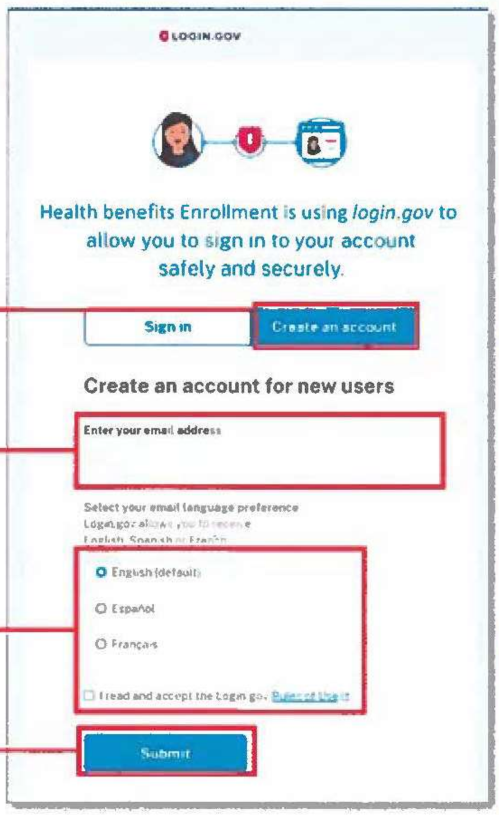
- Set up an enrollee account with *login.gov*, view plans, compare and enroll.
- For annuitants who require additional help or assistance, please refer them to the PSHB Help Line.

1

Step 1: Navigating to Enrollment Site and *login.gov*

- To start, navigate to the ***Postal Services Health Benefits (PSHB)*** enrollment site landing page by going to ***health-benefits.opm.gov/pshb***
- From the home page, select the **"Sign-In"** button which directs you to the ***login.gov*** site

2



Step 2: Creating an Account

- Click the **"Create an account"** button
- Enter your personal email address (one that you will always be able to access) and not your work email address. Select your preferred language
- Read the **Rules of Use** and click the checkbox
- Click the **"Submit"** button

If you already have a *login.gov* account:

- Enter your credentials to "Sign In," and you will be taken to the authentication page. You will be prompted to upload identity documentation, if you have not done so, as shown in steps 6-8

If you cannot remember the login information to your existing account:

- Follow the instructions to reset password or register
- with a different email address

To change your *login.gov* email address, follow instructions at *login.gov/help/manage-youraccount/change-your-email-address/*

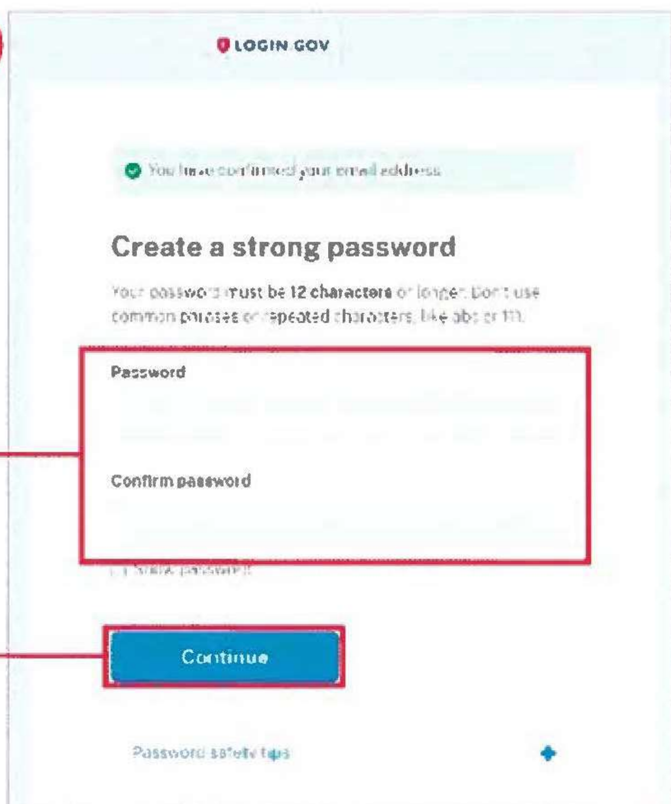
Initial PSHBS Account Setup via *login.gov* (2 of 5)

3

Step 3: Confirming Your Email Address

- Check your email for a message from *login.gov*
- Click the **"Confirm email address"** button in the email message to confirm and be sent back to the login.gov site

4



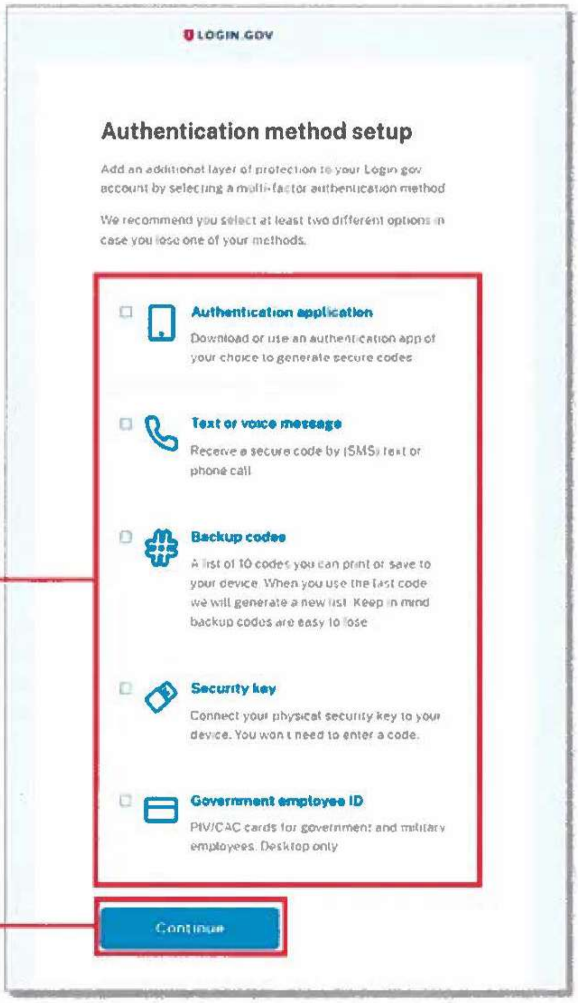
Step 4: Creating a Password

- Create your ***login.gov* password.** Your password must have 12 or more characters and avoid combinations such as:
  - Common phrases or repeated characters, like ABC or 111
  - Parts of your email address or personal dates, like your birthday
- Click "**Continue**" button

Note: Passwords will need to reach a strength threshold designated by login.gov

Initial PSHBS Account Setup via *login.gov* (3 of 5)

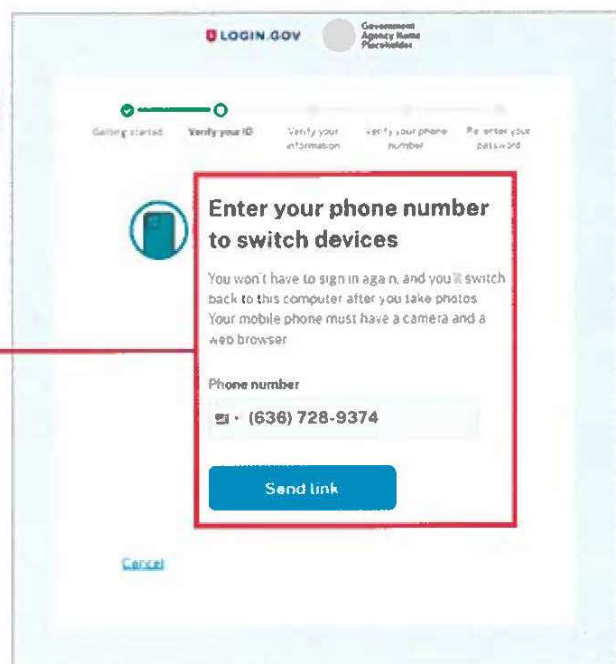
5



Step 5: Choosing an Authentication Option

- As an added layer of protection, *login.gov* requires you set up multi-factor authentication through the options listed
- Learn more about each authentication option at *login.gov/help/get-started/authentication-methods*
- Click the **"Continue"** button

6



Step 6: Verifying Your ID

- Enter your phone number to switch from your computer to your mobile
- Click the **"Send link"** button to start the process
- **Note**: Your mobile must have a camera and web browser to complete this process

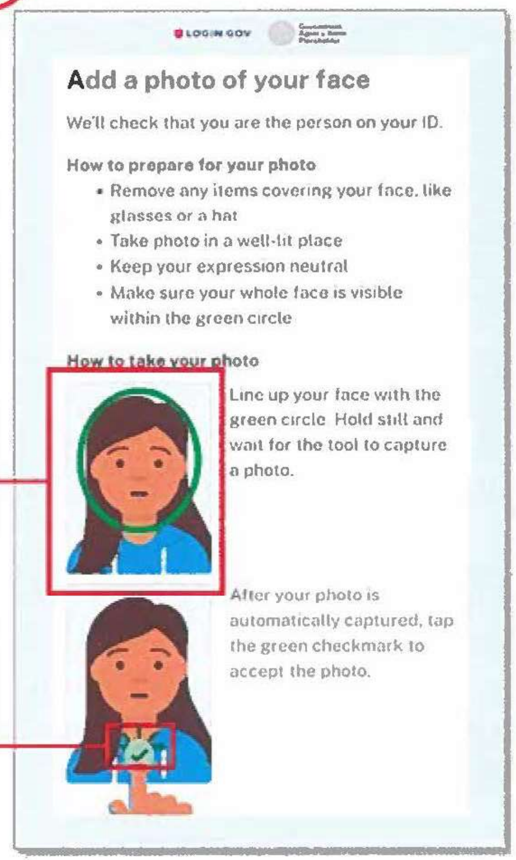
Initial PSHBS Account Setup via *login.gov* (4 of 5)

7

Step 7: Verifying Your ID, continued

- On your smartphone, you will add photos of your driver's license or state ID card in a well-lit place, avoiding glares or shadows
- Take a photo of the front of your ID, then the back of your ID, retaking if necessary
- Click the **"Continue"** button

8



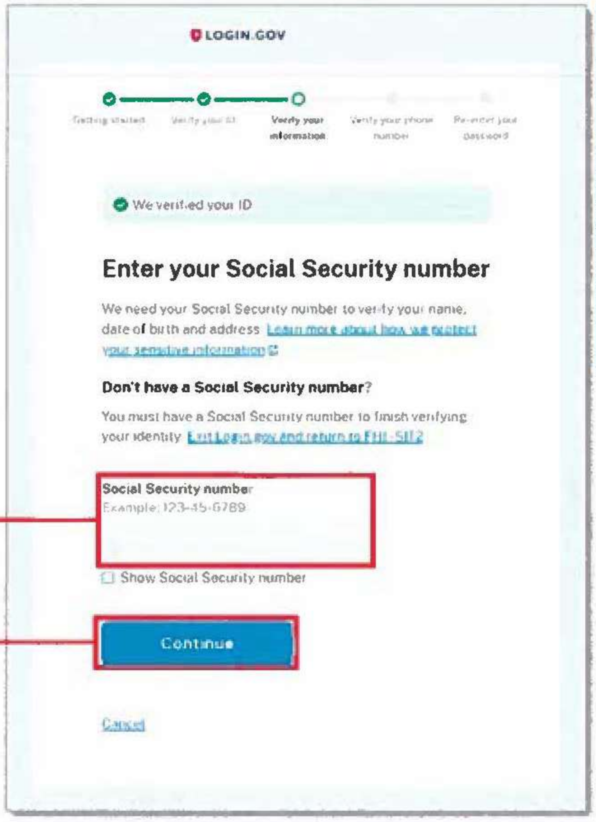
Step 8: Verifying Your ID, continued

- You will now be prompted to take a photo of your face. Select "**Take Photo**" and remove any items covering your face and take the photo in a well-lit area.
- Keeping a neutral expression, line up your face with the green circle and wait for the tool to capture a photo
- Tap the green checkmark to accept the photo
- On the next screen, you will be prompted to switch back to your computer to finish verifying your identity
- **Note**: If you are seeing the error messages "Allow access to your camera to take photos for *login.gov*" or "Your camera is blocked" while taking a photo of your face, please select the "**Take Photo"** button to continue.

UNITED STATES POSTAL SERVICE

Initial PSHBS Account Setup via *login.gov* (5 of 5)

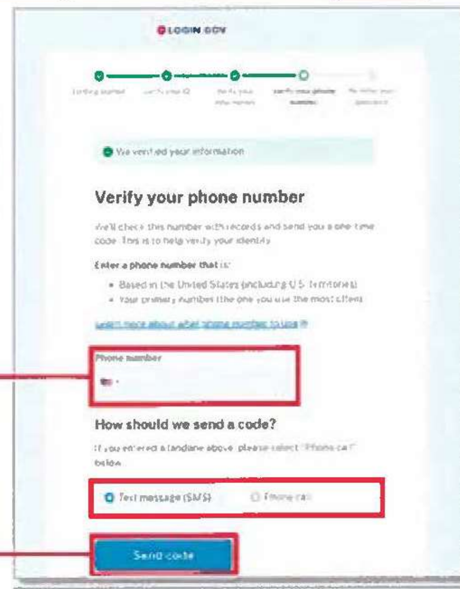
9

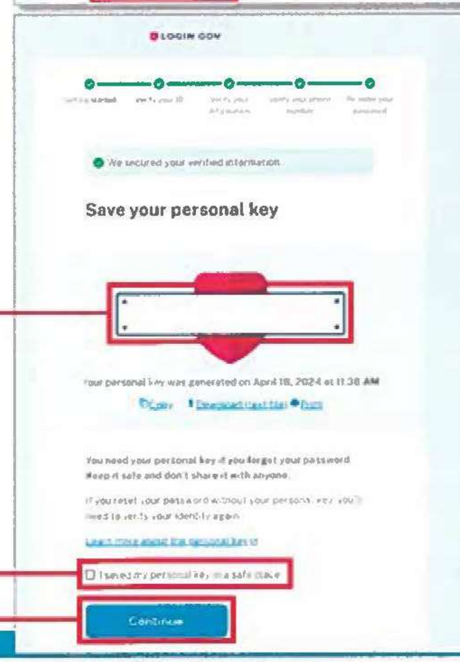


Step 9: Verifying Your Information

- Enter your full social security number in the field
- Click the **"Continue"** button
- On the next screen, verify all information you have entered is correct and update any incorrect information
- Click the **"Submit"** button

10





Step 10: Verifying Phone Number & Re-entering Password

- Enter your phone number
- Select to receive a code via text or phone call; Click the **"Send code"** button
- Enter the one-time code; Click the **"Submit"** button
- Re-enter your password; Click the **"Continue"** button
- Save the personal key; Check **"I have saved my personal key in a safe place"** box; Click the **"Continue"** button
- Click the **"Agree and Continue"** button to finish and be sent back to your Health Benefits Enrollment dashboard
- For any additional assistance needed, contact the PSHB Helpline

SHIP
State Health Insurance Assistance Program

Need help navigating Medicare?
SHIP can help.

SHIP is your local State Health Insurance Assistance Program.
We provide unbiased support to Medicare beneficiaries and their families.

Your SHIP can help with one-on-one, unbiased guidance:

Understanding costs and coverage

Enrolling in and changing plans

Comparing options

Correcting billing issues

ACL
Administration for Community Living

SHIP is not reimbursed by health insurance plans. Our only priority is helping you to understand and make informed decisions about care and benefits. SHIP is a national program of the Administration for Community Living, an operating division of the U.S. Department of Health and Human Services.

Find your local SHIP:
shiphelp.org | 877-839-2675

HEALTHY AGING

Five Tips for Healthy Aging

1. Be mindful of your nutrient needs

You may not be getting enough nutrients such as calcium, vitamin D, potassium, dietary fiber, vitamin B12, and protein. Vitamins and minerals are two of the main types of nutrients that your body needs to survive and stay healthy. Selecting a diverse variety within each food group throughout the week is essential for obtaining a wide range of nutrients and supporting overall health. The benefits of healthy eating add up over time, bite by bite.

www.myplate.gov/tip-sheet/healthy-eating-older-adults

2. Speaking up when feeling down

Depression is among the main contributors to older adults' mental health burden. Some experts feel retirement, one of the major life transitions, influences mental health substantially. Reaching out for help is a strength, not a weakness.

pmc.ncbi.nlm.nih.gov/articles/PMC10227535/

3. Medication review

The use of multiple drugs to treat diseases and other health conditions is known as polypharmacy. Polypharmacy is more common among older adults, many of whom have multiple chronic conditions (MCC), defined as two or more chronic conditions such as arthritis, asthma, chronic obstructive pulmonary disease, coronary heart disease, depression, diabetes, and hypertension. But taking too many drugs can lead to safety concerns. Medicines are meant to help, not harm.

nia.nih.gov

4. Fall prevention

A simple accident like tripping on a rug or slipping on a wet floor can drastically change your life. More than one in four people aged 65 years or older fall each year. The risk of falling — and fall-related problems — rises with age. Staying active is important in keeping your body healthy and helps to prevent falls, so don't let the fear of falling keep you from being active!

nia.nih.gov

5. Exercise

When choosing your active wear, make sure your shoes and clothes are comfortable and safe for the movement you plan to do. Shoes should fit well and provide proper support for your feet, with nonskid soles, enough room for your toes, and appropriate heels and arch support. Once they're worn out and no longer feel sturdy or cushioned, it's time for a new pair. Clothes should let you move easily and not get in the way of being active. Wear fabrics that pull sweat away from your skin and dry quickly. Make every step count!

nia.nih.gov

LET'S STAY CONNECTED

Sign up for short message service (SMS) text messaging. Text messages will include important information that you need as a retiree related to benefits, wellness, financial education and more.

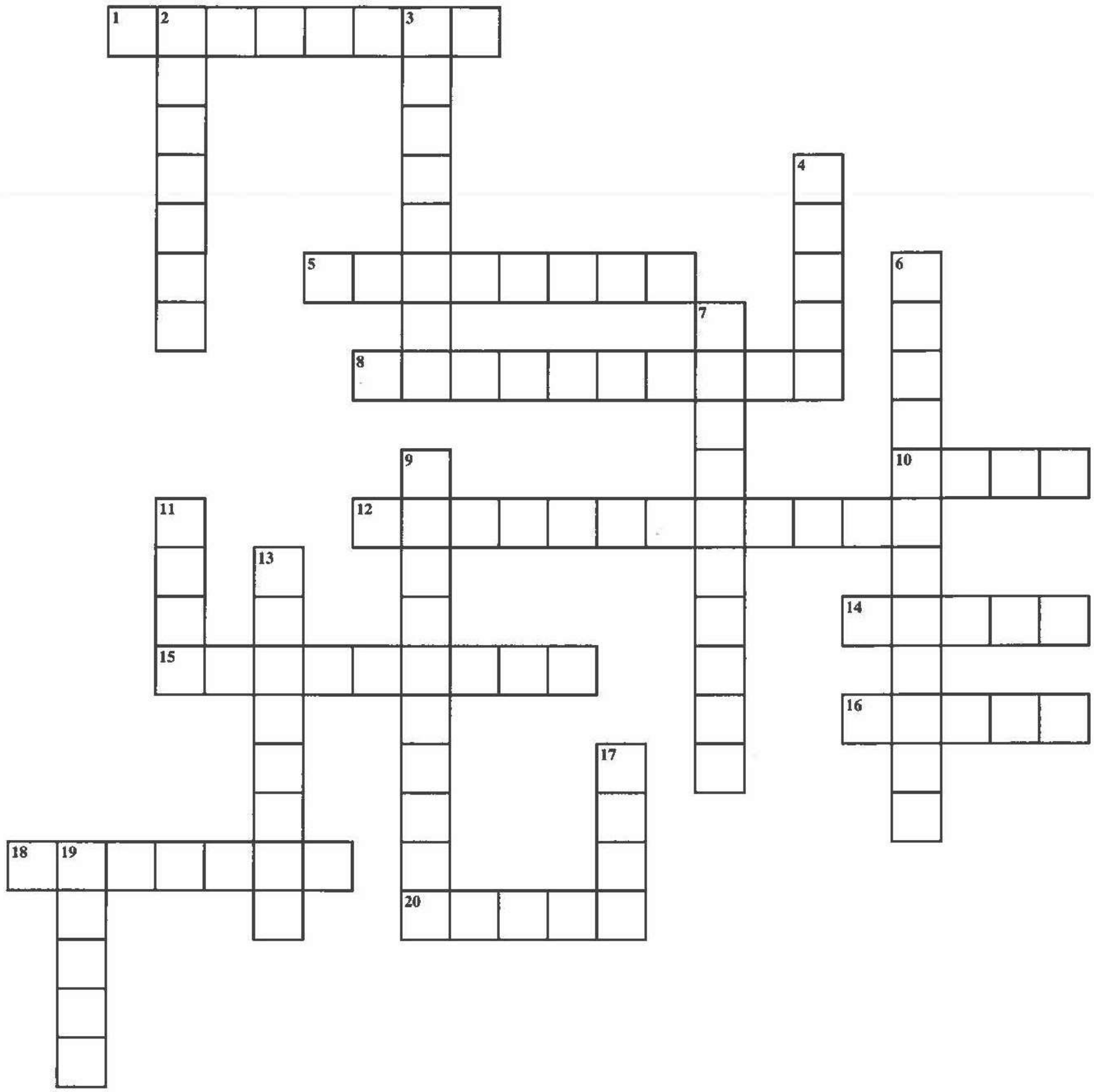
Text 39369 for the updates you would like to receive:

- **PSHBP** — For updates on the PSHB program.
- **RETIREE** — For annuitant-related information.

If you opt in, you may incur the cost of using SMS text messaging (normal rates will apply).

STAY CONNECTED THROUGH KEEPINGPOSTED.ORG

You can stay connected and informed by visiting the USPS retiree KeepingPosted website at *www.keepingposted.org*. There, you can sign up for the monthly Retiree E-Newsletter. The newsletter provides wellness information, postal news and frequently asked questions. You can also join the USPS Facebook community at *www.keepingposted.org*.



Across

[1] Strengthens your immune system, boosts mood, diminishes pain and protects you from damaging effects of stress

[5] Water-based exercise

[8] "The Golden Years"

[10] Damson

[12] State of emotional well-being

[14] Puzzles will keep your ________ sharp

[15] A key component of healthy aging, focusing on eating well

[16] Eight cups are recommended daily

[18] Moving on foot

[20] Wearing a safe style can significantly reduce the risk of falls

Down

[2] Source of healthy fat

[3] Regular physical activity that is beneficial to healthy aging

[4] Apple, banana, strawberry

[6] Regular use of five or more medications simultaneously

[7] A mood disorder common in older adults

[9] Lettuce, squash, carrot

[11] Largest organ

[13] Sunshine vitamin

[17] Remove these from floor to avoid tripping

[19] Keeps the doctor away, per the saying